

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 19-25800-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lorna J. Roberts  
104 North 2nd Street  
Paterson, NJ 07522

Social Security No.:  
xxx-xx-5135

Employer's Tax I.D. No.:

---

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on March 3, 2023.

On 2/29/2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: April 4, 2024  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 1, 2024  
JAN: mlc

Jeanne Naughton  
Clerk

In re:  
Lorna J. Roberts  
Debtor

Case No. 19-25800-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 01, 2024

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ Lorna J. Roberts, 104 North 2nd Street, Paterson, NJ 07522-1808
cr	+ D. Anthony Sottile Authorized Agent for Partners f, 394 Wards Corner Road,, Suite 180, Loveland, OH 45140-8362
cr	+ HOME POINT FINANCIAL CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518411413	+ Capital Bank, N.A., P.O. Box 539, Horsham, PA 19044-0539
518411415	+ Home Point Financial, P.O. Box 619063, Dallas, TX 75261-9063
518420002	+ Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
518411418	+ Phelan, Hallinan & Schmieg, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
518413804	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2024 21:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 01 2024 21:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Mar 01 2024 21:39:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/Text: RASEBN@raslg.com	Mar 01 2024 21:38:00	Home Point Financial Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 22:05:21	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518411412	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 01 2024 21:37:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518411414	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 01 2024 21:48:24	Capital One Bank USA NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
518517420	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2024 21:38:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TC 75234-6451
518517439	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 01 2024 21:38:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
518411416	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2024 21:40:00	Midland Funding, 2365 Northside Drive #300, San Diego, CA 92108-2710
518493625	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2024 21:40:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518411417	+ Email/PDF: cbp@omf.com	Mar 01 2024 22:05:41	One Main, P.O. Box 1010, Evansville, IN

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 01, 2024

Form ID: 185

Total Noticed: 28

518447491	Email/PDF: cbp@omf.com	Mar 01 2024 21:48:53	47706-1010 OneMain, PO Box 3251, Evansville, IN 47731-3251
518491888	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:24	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518491924	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:30	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518411419	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 01 2024 21:48:20	Portfolio Recovery Services, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
518411420	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 01 2024 21:48:58	Synchrony Bank/JCP, PO Box 965007, Orlando, FL 32896-5007
518411421	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 01 2024 21:39:00	Toyota Motor Credit, P.O. Box 9786, Cedar Rapids, IA 52409-0004
518475784	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 01 2024 21:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
TOTAL: 19			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519337036		Freedom Mortgage, Corporation, Freedom Mortgage, Corporation
519337035		Freedom Mortgage, Corporation
518546902	*+	One Main, P.O. Box 1010, Evansville IN 47706-1010
518447492	*	OneMain, PO Box 3251, Evansville, IN 47731-3251

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Mar 01, 2024

Form ID: 185

Total Noticed: 28

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Michael G. Boyd

on behalf of Debtor Lorna J. Roberts michaelboydlaw@gmail.com desireevjanica@gmail.com

Phillip Andrew Raymond

on behalf of Creditor Home Point Financial Corporation phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

R. A. Lebron

on behalf of Creditor HOME POINT FINANCIAL CORPORATION bankruptcy@fskslaw.com

Shauna M Deluca

on behalf of Creditor Home Point Financial Corporation sdeluca@hasbanilight.com hllawpc@gmail.com

Shauna M Deluca

on behalf of Creditor HOME POINT FINANCIAL CORPORATION sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Home Point Financial Corporation smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

William M.E. Powers

on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirm.com

TOTAL: 13